

## IN THE UNITED STATES BANKRUPTCY COURT, DISTRICT OF PUERTO RICO

IN RE: MARIA MILAGROS ROMAN GONZALEZ

Bkrtcy. No. 11-08096-BKT

Chapter 13

STANDING CHAPTER 13 TRUSTEE §341 MEETING MINUTES  
AND REPORT ON CONFIRMATION

| Petition Filing Date: <u>Sep 22, 2011</u>  | Meeting Date: <u>Oct 26, 2011</u>  | DC Track No. <u>13</u>            |      |        |  |  |  |                              |
|--|--|-----------------------------------|------|--------|--|--|--|------------------------------|
| Days from petition date: <u>34</u>   | Meeting Time: <u>11:00 AM</u>  |                                   |      |        |  |  |  |                              |
| 910 Days before Petition: <u>3/26/2009</u>   | <input type="checkbox"/> Chapter 13 Plan Date: <u>Sep 22, 2011 Dkt. # 2</u>  | <input type="checkbox"/> Amended. |      |        |  |  |  |                              |
| This is debtor(s) <u>1st</u> Bankruptcy petition.  | Plan Base: <u>\$12,000.00</u>  |                                   |      |        |  |  |  |                              |
| This is the <u>1st</u> Scheduled Meeting   | Confirmation Hearing Date: <u>Nov 18, 2011</u>   | Time: <u>2:30 PM</u>              |      |        |  |  |  |                              |
| Payment(s) <input type="checkbox"/> Received or<br><input type="checkbox"/> Evidence shown at meeting: | <table border="1"> <thead> <tr> <th>CK/MO No.</th> <th>Date</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table> | CK/MO No.                         | Date | Amount |  |  |  | Total Paid In: <u>\$0.00</u> |
| CK/MO No.  | Date   | Amount                            |      |        |  |  |  |                              |
|  |  |                                   |      |        |  |  |  |                              |

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| <b>I. Appearances:</b> <input type="checkbox"/> Telephone <input type="checkbox"/> Video Conference<br><input checked="" type="checkbox"/> Debtor Present <input checked="" type="checkbox"/> ID & Soc. OK <input type="checkbox"/> Debtor Absent<br><input type="checkbox"/> Joint Debtor Present <input type="checkbox"/> ID & Soc. OK <input type="checkbox"/> Joint Debtor Absent<br>Debtor(s) was/were <input type="checkbox"/> Examined <input type="checkbox"/> Not Examined under oath.<br>Attorney for Debtor(s) <input checked="" type="checkbox"/> Present <input type="checkbox"/> Not Present<br><input type="checkbox"/> Substitute attorney: <input type="checkbox"/> Pro-se. |  | <input checked="" type="checkbox"/> Creditor(s) present: <input type="checkbox"/> None.<br><u>FB - Jinsing</u> |
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| <b>II. Attorneys Fees as per R 2016(b) Statement</b> Attorney of record: <u>JUAN O CALDERON LITHGOW*</u><br>Total Agreed: <u>\$3,000.00</u> Paid Pre-Petition: <u>\$0.00</u> Outstanding: <u>\$3,000.00</u><br><small>THROUGH THE PLAN</small> |  |
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| <b>III. Trustee's will file Motion to Dismiss:</b> <input type="checkbox"/> For Failure to appear; <input type="checkbox"/> For Failure to commence payments. |
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| <b>IV. Trustee's Report on Confirmation &amp; Status of §341 Meeting</b><br>Debtor(s) Income is (are) <input checked="" type="checkbox"/> Under <input type="checkbox"/> Above Median Income. Liquidation Value: <u>\$ 21,498.00</u><br>Commitment Period is <input checked="" type="checkbox"/> 36 <input type="checkbox"/> 60 months. [§1325(b)(1)(B)] Gen. Unsecured Pool: <u>n/a</u><br><u>\$3,000</u> The Trustee <input type="checkbox"/> RECOMMENDS <input checked="" type="checkbox"/> OBJECTS Plan confirmation.<br>§341 Meeting <input type="checkbox"/> CONTINUED <input type="checkbox"/> NOT HELD <input checked="" type="checkbox"/> CLOSED <input type="checkbox"/> HELD OPEN FOR ___ DAYS<br>§341 Meeting Rescheduled for: _____ |  |
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| <b>V. Trustee's OBJECTIONS to Confirmation:</b><br><input checked="" type="checkbox"/> FEASIBILITY [§1325(a)(6)] <input type="checkbox"/> INSUFFICIENTLY FUNDED <input type="checkbox"/> To pay §507 <input checked="" type="checkbox"/> Fails Creditor's Best Interest Test §1325(A)(4)<br><input checked="" type="checkbox"/> FAILS DISPOSABLE INCOME REQUIREMENTS <input type="checkbox"/> Failure to comply with Tax returns requirements. [§1308]<br><input type="checkbox"/> Failure to comply with DSO requirements <input type="checkbox"/> Plan not filed in Good Faith §1325(a)(3) <input type="checkbox"/> Unfair Discrimination §1322(a)(3) |  |
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| <b>ADDITIONAL OBJECTIONS / COMMENTS:</b><br><u>1) Debtor must first payment to the Trustee within 10 days.</u><br><u>2) Debtor must submit evidence of being current with</u><br><u>unsecured payments. Debtor said she is in pre-petition arrears.</u><br><u>3) Inheritance property is located in Barcelos Marguez,</u><br><u>Manati. 4 bed / 1 bath. Concrete house. Debtor must amend</u><br><u>schedule B to provide this description and submit evidence</u> |
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/s/ José R. Carrión  
Trustee

Presiding Officer

Page 1 of 2

Date: Oct 26, 2011

ADDITIONAL OBJECTIONS / COMMENTS:

- 4) value assigned to trust property.
- 5) Debtor must amend Schedule B to include bank account w/ Scotia Bank and shares w/ Corp. Vegetarian.
- 6) Liquidation value should be \$24,285.00 if 522(d)(1) exemption is taken. As shown, liquidation value is \$21,498.00 and plan is insufficiently funded.
- 7) Disposable income is \$225.00 in Schedule J. Plan states that monthly pmt is \$200.00. Debtor has medical expenses of \$25.00 more than listed and will amend Schedule J accordingly.